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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Sherail First name R Middle name Taylor Last name and Suffix (Sr., Jr., II, III)	First name Middle name Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-0427	

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Case number (if known)

Debtor 1 Sherail R Taylor

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s)	☐ I have not used any business name or EINs. Business name(s)
	EINs	EINs
Where you live	4602 Jefferson Dr.	If Debtor 2 lives at a different address:
	Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
	Cook County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: ☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)
	Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Where you live Why you are choosing this district to file for	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Business name(s) EINS Where you live 4602 Jefferson Dr. Richton Park, IL 60471 Number, Street, City, State & ZIP Code Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number, P.O. Box, Street, City, State & ZIP Code Check one: Why you are choosing this district to file for bankruptcy Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason.

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Document Case number (if known) Debtor 1 Sherail R Taylor

Par							0.000(1)	
7.	The chapter of the Bankruptcy Code you are			rief description of each go to the top of page 1			C. § 342(b) for Individu	uals Filing for Bankruptcy
	choosing to file under	☐ Cha	apter 7					
		☐ Cha	apter 11					
		☐ Cha	apter 12					
		■ Cha	apter 13					
8.	How you will pay the fee	a	about how you	u may pay. Typically, i attorney is submitting y	f you are paying	the fee yourself,	you may pay with cash	r local court for more details a, cashier's check, or money a credit card or check with
				the fee in installment in Installments (Offici		this option, sign	and attach the Applica	ation for Individuals to Pay
			•	•	•	this option only if	you are filing for Char	oter 7. By law, a judge may,
		t a	out is not requapplies to you	iired to, waive your fee r family size and you a	e, and may do so are unable to pay	only if your incor the fee in install	me is less than 150% of	of the official poverty line that this option, you must fill out
9.	Have you filed for	□ No.						
	bankruptcy within the last 8 years?	■ Yes						
			District	NDIL ch13	When	4/15/15	Case number	15-13423 dismiss
			District	NDIL ch13	When	10/24/13	Case number	13-41610 dismiss
			District		When		Case number	
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes						
			Debtor				Relationship to y	ou
			District		When		Case number, if	known
			Debtor				Relationship to y	ou
			District		When		Case number, if	known
11.	Do you rent your residence?	□ No.	Go to li	ne 12.				
	residence:	■ Yes	. Has you	ur landlord obtained ar	n eviction judgme	ent against you a	nd do you want to stay	in your residence?
				No. Go to line 12.				
				Yes. Fill out <i>Initial Sta</i> bankruptcy petition.	tement About an	Eviction Judgme	ent Against You (Form	101A) and file it with this

Document Page 4 of 59 Case number (if known) Debtor 1 Sherail R Taylor Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor ■ No. of any full- or part-time Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate 13. Are you filing under Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ■ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is

property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

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Debtor 1 Sherail R Taylor

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 59 Case number (if known) Debtor 1 Sherail R Taylor Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will □ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Sherail R Taylor Signature of Debtor 2 Sherail R Taylor Signature of Debtor 1 Executed on May 24, 2017 Executed on

MM / DD / YYYY

MM / DD / YYYY

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Debtor 1 Sherail R Taylor Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Ross H. Briggs MBE	Date	May 24, 2017
Signature of Attorney for Debtor		MM / DD / YYYY
Ross H. Briggs MBE		
Printed name		
Ross H Briggs, Attorney At Law		
1525 East 53rd Street, suite 423		
Chicago, IL 60615		
Number, Street, City, State & ZIP Code		
Contact phone 773-220-7007	Email address	r-briggs@sbcglobal.net
#31633 #2709		
Bar number & State		

		Docume	ent Page 8 of 9	<u> </u>	
Fill in this infor	mation to identify your	case:			
Debtor 1	Sherail R Taylor				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an amended filing
					3

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your a Value o	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	837.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	837.00
Pai	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	50,764.39
	Your total liabilities	\$	50,764.39
Pai	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,737.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,453.00
Pai	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	nedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	a personal.	family, or

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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Case number (if known) Debtor 1 Sherail R Taylor

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

1,152.00 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total clai	m
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

		Documen	t Page 10 of 59		
Fill in this infor	mation to identify your	case and this filing:			
Debtor 1	Sherail R Taylor				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
	ankruptcy Court for the:	NORTHERN DISTRICT OF	FILLINOIS		
J J. J	annuapto, countrer uner				
Case number _					Check if this is an amended filing
					g
Official Fo	orm 106A/B				
	le A/B: Prop	ertv			12/15
			ce. If an asset fits in more than one category, list	the asset in the	
	re space is needed, attach		people are filing together, both are equally respondence on the top of any additional pages, write your na		
Part 1: Describe	Each Residence, Buildin	g, Land, or Other Real Estate Y	ou Own or Have an Interest In		
1. Do you own or	have any legal or equitab	le interest in any residence, bu	ilding, land, or similar property?		
No. Go to Pa	rt 2.				
☐ Yes. Where i	is the property?				
Part 2: Describe	Your Vehicles				
			cles, whether they are registered or not? Inc G: Executory Contracts and Unexpired Lease		es you own that
3. Cars, vans, tr	rucks, tractors, sport u	tility vehicles, motorcycles			
■ No					
☐ Yes					
			I vehicles, other vehicles, and accessories		
Examples. Bud	ats, trailers, motors, pers	onal watercraft, fishing vesse	els, showhobiles, motorcycle accessories		
■ No					
☐ Yes					
			ries from Part 2, including any entries for		\$0.00
.pages you no	ave attached for Part 2	. Write that number here	=		
Part 3: Describe	Your Personal and Hous	sehold Items			
Do you own or	have any legal or equi	table interest in any of the f	following items?	port	rent value of the ion you own?
					ns or exemptions.
Examples: Ma		e, linens, china, kitchenware			
Examples: Ma	ajor appliances, furniture	e, linens, china, kitchenware			

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

Yes. Describe.....

Case 17-16089 Doc 1 Filed 05/24/17 Entered 05/24/17 14:30:03 Desc Main Document Page 11 of 59 Debtor 1 Case number (if known) Sherail R Taylor \$250.00 Electronics 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ☐ No Yes. Describe..... \$100.00 Clothes Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... Jewelry \$50.00 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$700.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the

portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

□ No

■ Yes.....

Cash \$5.00

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Case number (if known) Document Debtor 1 Sherail R Taylor 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... 17.1. Checking **BMO Bank** \$132.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No

 $\hfill \square$ Yes. Give specific information about them...

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

■ No

☐ Yes. Give specific information about them...

Money or property owed to you? Current value of the portion you own?

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Document Page 13 of 59 Case number (if known) Debtor 1 Sherail R Taylor Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ■ No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$137.00 for Part 4. Write that number here...... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7.

☐ Yes. Go to line 47.

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Case number (if known) Document Debtor 1 **Sherail R Taylor**

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 Part 8: List the Totals of Each Part of this Form Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$0.00 Part 3: Total personal and household items, line 15 \$700.00 57. Part 4: Total financial assets, line 36 58. \$137.00 59. Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 60. \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... Copy personal property total \$837.00 \$837.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$837.00

Official Form 106A/B Schedule A/B: Property page 5

		170.0.11111.	111 1 11111 111 111 111 111	
Fill in this infor	mation to identify your	case:		
Debtor 1	Sherail R Taylor			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is an
				amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
\$300.00		\$300.00	735 ILCS 5/12-1001(b)
	100% of fair market value, up to any applicable statutory limit		
\$250.00		\$250.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$100.00		\$100.00	735 ILCS 5/12-1001(a)
		100% of fair market value, up to any applicable statutory limit	
\$50.00		\$50.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$5.00		\$5.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
	\$300.00 \$100.00	\$300.00	\$300.00 \$300.00 \$300.00 \$300.00 \$300.00 \$300.00 \$300.00 \$250.00 \$250.00 \$100% of fair market value, up to any applicable statutory limit \$100.00 \$100% of fair market value, up to any applicable statutory limit \$100.00 \$100% of fair market value, up to any applicable statutory limit \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00

Case 17-16089 Doc 1 Filed 05/24/17 Entered 05/24/17 14:30:03 Desc Main Document Page 16 of 59 Debtor 1 Sherail R Taylor Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B **Checking: BMO Bank** 735 ILCS 5/12-1001(b) \$132.00 \$132.00 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Yes

Fill in this infor	rmation to identify your	case:		
Debtor 1	Sherail R Taylor			•
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

	0030 17 100	00 0001	Document Page	18 of 59	L-1.00.00 DCS	5 Man
Fill ir	n this information to ident	ify your case:				
Debte	or 1 Sherail R	Tavlor				
	First Name	Middle	Name Last Name			
Debte (Spous	or 2 se if, filing) First Name	Middle	Name Last Name			
	d States Bankruptcy Court	for the: NORTHER	RN DISTRICT OF ILLINOIS			
Case	number					
(if know					☐ Ch	neck if this is an
					an	nended filing
Offic	cial Form 106E/F					
		ors Who Have	e Unsecured Claims	3		12/15
Sched Sched left. At name	ule G: Executory Contracts a ule D: Creditors Who Have C tach the Continuation Page t access number (if known).	and Unexpired Leases (laims Secured by Prop o this page. If you have	sult in a claim. Also list executo Official Form 106G). Do not incluerty. If more space is needed, coen on information to report in a Pa	de any creditors with p by the Part you need, fi	artially secured claims t Il it out, number the entr	hat are listed in ries in the boxes on the
Part	List All of Your PRIC o any creditors have priority		-			
_	No. Go to Part 2.	unscource ciaims agai	nst you.			
	Yes.					
Part		PRIORITY Unsecure	ed Claims			
3. D	o any creditors have nonprio	rity unsecured claims	against you?			
	☐ No. You have nothing to repo	ort in this part. Submit thi	s form to the court with your other s	chedules.		
	Yes.					
u th	nsecured claim, list the creditor	separately for each clain	phabetical order of the creditor vm. For each claim listed, identify wheditors in Part 3.If you have more the	at type of claim it is. Do r	not list claims already inclu	uded in Part 1. If more
						Total claim
4.1	Aaron's Furniture		Last 4 digits of account numb	er <u>0427</u>	_	\$9,000.00
	Nonpriority Creditor's Name 122 S. Bolingbrook		When was the debt incurred?	2013		
	Bolingbrook, IL 6044 Number Street City State Z		As of the date you file, the cla	m is: Check all that appl	v	
	Who incurred the debt? C	•	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		,	
	Debtor 1 only		☐ Contingent			
	Debtor 2 only		☐ Unliquidated			
	Debtor 1 and Debtor 2 of	only	☐ Disputed			
	☐ At least one of the debto	ors and another	Type of NONPRIORITY unsecu	red claim:		
	☐ Check if this claim is for debt	or a community	☐ Student loans			
	Is the claim subject to offs	set?	Obligations arising out of a s report as priority claims	eparation agreement or c	nivorce that you did not	
	■ No		☐ Debts to pension or profit-sh	aring plans, and other sin	nilar debts	
	Yes		■ Other. Specify Unsecur	ed Debt		
			· —			

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Sherail R Taylor		Case number (if know)	
Adler Aurtur B & Associates	Last 4 digits of account number	8463	\$0.00
Nonpriority Creditor's Name Re: Cach LLC	When was the debt incurred?	2006	
25 East Washington Ste. 500 Chicago, IL 60602 Number Street City State Zlp Code	As of the date you file, the claim	is: Chack all that apply	
Who incurred the debt? Check one.	As of the date you me, the dam	о. Опеск ан шак арргу	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other. Specify collection		
Afni, Inc.	Last 4 digits of account number	7512	\$126.00
Nonpriority Creditor's Name		Opened 7/01/13 Last Active	
Po Box 3097 Bloomington, IL 61702	When was the debt incurred?	7/31/14	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
Yes	Other. Specify Collection	Attorney At T	
Alliance Solutions Management			40.00
LLC Nonpriority Creditor's Name	Last 4 digits of account number		\$0.00
RE: State Farm Insurance 534 S Pineapple Ave	When was the debt incurred?	2005	
Sarasota, FL 34236 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	As of the date you me, the dam	S. Oncok an mak appry	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	■ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt	☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
■ No	Debts to pension or profit-sharir		
☐ Yes	Other. Specify alleged liab	pility for auto accident	

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Debtor 1 Sherail R Taylor Case number (if know) 4.5 \$0.00 **Aronson Furniture** Last 4 digits of account number 0427 Nonpriority Creditor's Name 8600 S Cottage Grove When was the debt incurred? 2013 Chicago, IL 60619 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Notice Only ☐ Yes 4.6 AT&T/SBC Bankruptcy Dept. Last 4 digits of account number 0427 \$150.00 Nonpriority Creditor's Name PO Box 769 When was the debt incurred? 2012 Arlington, TX 76004-0769 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Phone Services** Other, Specify 4.7 Cci Last 4 digits of account number 6604 \$434.00 Nonpriority Creditor's Name c/o Comed When was the debt incurred? 2012 PO Box 212609 Suite 110 Augusta, GA 30917 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts Other. Specify Cable ☐ Yes

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Case number (if know)

Case nui	TIDEI (IF KNOW)	
Last 4 digits of account number 0427		\$3,063.90
When was the debt incurred? 2010-2	012	
As of the date you file, the claim is: Check al	II that apply	
☐ Contingent		
☐ Unliquidated		
☐ Disputed		
<u></u> '		
Student loans		
Obligations arising out of a separation agree report as priority claims	ement or divorce that you did not	
Debts to pension or profit-sharing plans, and	d other similar debts	
■ Other. Specify Parking Tickets		
Last 4 digits of account number		\$300.00
When was the debt incurred? 2014		
As of the date you file, the claim is: Check al	II that apply	
☐ Contingent		
-		
Type of NONPRIORITY unsecured claim:		
☐ Student loans		
☐ Obligations arising out of a separation agree report as priority claims	ement or divorce that you did not	
☐ Debts to pension or profit-sharing plans, and	d other similar debts	
■ Other. Specify Cable		
Last A digits of account number		\$1,351,41
		41,00 1111
When was the debt incurred? 2015		
As of the date you file, the claim is: Check al	II that apply	
☐ Contingent		
☐ Unliquidated		
□ Disputed		
Type of NONPRIORITY unsecured claim:		
☐ Student loans		
Obligations arising out of a separation agree report as priority claims	ement or divorce that you did not	
Debts to pension or profit-sharing plans, and	d other similar debts	
■ Other, Specify Utility		
	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check a Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Debts to pension or profit-sharing plans, an Other. Specify Parking Tickets Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check a Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agrereport as priority claims Debts to pension or profit-sharing plans, an Other. Specify Cable Last 4 digits of account number When was the debt incurred? Cable Last 4 digits of account number When was the debt incurred? Disputed Type of NONPRIORITY unsecured claim: Cable Cable Last 4 digits of account number When was the debt incurred? Other. Specify Cable Last 4 digits of account number When was the debt incurred? Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agrereport as priority claims Debts to pension or profit-sharing plans, an Debts to pension or profit-sharing plans, an	As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Cher. Specify Parking Tickets Last 4 digits of account number When was the debt incurred? Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Cable Last 4 digits of account number When was the debt incurred? 2014 As of the date you file, the claim is: Check all that apply Cable Last 4 digits of account number When was the debt incurred? 2015 As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims of the claim is: Check all that apply Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts

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Document Page 22 of 59 Debtor 1 Sherail R Taylor Case number (if know) 4.1 **Debt Recovery Solution** 8447 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 12/01/12 Last Active 900 Merchants Concourse When was the debt incurred? 6/26/14 Westbury, NY 11590 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Factoring Company Account Us Cellular ☐ Yes **Devon Financial Services** 3493 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 6414 N Western Ave When was the debt incurred? Opened 11/01/10 Chicago, IL 60645 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No Returned Check Barr Management-Notice ☐ Yes Other. Specify Only 4.1 **Enhanced Recovery Corp** 5171 \$333.00 Last 4 digits of account number 3 Nonpriority Creditor's Name **Attention: Client Services** When was the debt incurred? 8014 Bayberry Rd Jacksonville, FL 32256 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only

Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify 11 Uscellular

Page 23 of 59 Document Debtor 1 Sherail R Taylor Case number (if know) 4.1 **Enhanced Recovery Corp** 5548 \$96.00 Last 4 digits of account number Nonpriority Creditor's Name **Attention: Client Services** When was the debt incurred? 8014 Bayberry Rd Jacksonville, FL 32256 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify 11 At T 4.1 **EOS CCA** 2607 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name c/o AT&T 2013 When was the debt incurred? 700 Longwater Dr. Norwell, MA 02061 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Notice Only ☐ Yes 4.1 **EOS CCA** \$0.00 6 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 700 Longwater Dr Norwell, MA 02061 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

☐ Yes

■ Other. Specify notice only

lacksquare Debts to pension or profit-sharing plans, and other similar debts

Document Page 24 of 59 Debtor 1 Sherail R Taylor Case number (if know) 4.1 Frankel Sorman LTD 3969 \$3,410.06 Last 4 digits of account number Nonpriority Creditor's Name RE: New Laramie Lake Currency Ex 2011 When was the debt incurred? 180 N LaSalle #2700 Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Judgement **Healthcare & Family** 4.1 2067 \$7,450,82 8 Services/Inspec Last 4 digits of account number Nonpriority Creditor's Name c/o ASU-Collections When was the debt incurred? 2012 P.O. Box 19135 Springfield, IL 62702 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Overpayment Other. Specify 4.1 0001 **IC System** \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Attn Bankruptcy When was the debt incurred? 2012 444 Highway 96 East PO Box 64378 Saint Paul, MN 55164 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

☐ Yes

■ Other. Specify notice only

☐ Debts to pension or profit-sharing plans, and other similar debts

Document Page 25 of 59 Debtor 1 Sherail R Taylor Case number (if know) 4.2 **Illinois Tollway Authority** 0427 \$2,779.20 Last 4 digits of account number 0 Nonpriority Creditor's Name 2700 Ogden Ave When was the debt incurred? 2012 Downers Grove, IL 60515 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Tollway Fees ☐ Yes 4.2 JP Morgan Chase 0427 \$300.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 3155 When was the debt incurred? 2012 Milwaukee, WI 53201 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify NSF 4.2 Mcsi Inc 6848 \$200.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 327 When was the debt incurred? Palos Heights, IL 60463 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify 01 Village Of Bellwood Rs

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Snerali R Taylor		Case number (if know)	
Municollofam	Last 4 digits of account number	9007	\$1,810.00
Nonpriority Creditor's Name c/o Armco LLC 3348 Ridge Rd.	When was the debt incurred?	7/2011	
Lansing, IL 60438 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans	d claim:	
☐ Check if this claim is for a community debt Is the claim subject to offset?	_	aration agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
☐ Yes	Other. Specify Collections	3	
Office of the Inspector General	Last 4 digits of account number	8194	\$17,000.00
Nonpriority Creditor's Name State of Illinois 32 W Randolph St #1900	When was the debt incurred?	2011-2013	
Chicago, IL 60601 Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
Who incurred the debt? Check one.	_		
Debtor 1 only	☐ Contingent		
Debtor 2 only	Unliquidated		
Debtor 1 and Debtor 2 only	Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans	d claim:	
☐ Check if this claim is for a community debt Is the claim subject to offset?	_	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharin	o plans, and other similar debts	
□ Yes	Other. Specify Overpayme		
Peoples Gas	Last 4 digits of account number	3986	\$1,138.00
Nonpriority Creditor's Name	-		, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601	When was the debt incurred?	Opened 11/24/10 Last Active 8/15/12	
Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
Who incurred the debt? Check one.	_		
Debtor 1 only	Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	Disputed	d alaim.	
At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans	a ciaim:	
☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	nation agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
□Yes	Other Specify Agriculture	•	

Page 27 of 59 Case number (if know) Document Debtor 1 Sherail R Taylor 4.2 \$900.00 **Robert J Semrad & Associates** 1610 Last 4 digits of account number 6 Nonpriority Creditor's Name d/b/a DebtStoppers When was the debt incurred? 2013 20 S Clark Street Suite 2800 Chicago, IL 60603 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify attorney's fees 4.2 Stellar Recovery Inc 7496 \$222.00 Last 4 digits of account number Nonpriority Creditor's Name 4500 Salisbury Rd Ste 10 Opened 9/01/14 When was the debt incurred? Jacksonville, FL 32216 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection Attorney Comcast ☐ Yes 4.2 Village of Bellwood 0427 \$300.00 8 Last 4 digits of account number Nonpriority Creditor's Name 3200 Washington Blvd When was the debt incurred? 2013 Bellwood, IL 60104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Parking Tickets

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Debtor 1 Sherail R Taylor Case number (if know) 4.2 Village of Bridgeview 0427 \$0.00 Last 4 digits of account number 9 Nonpriority Creditor's Name 7405 S Oketo Ave When was the debt incurred? 2013 Bridgeview, IL 60455 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Notice Only ☐ Yes 4.3 Village of Forest Park 0427 \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name 517 Des Plaines Ave When was the debt incurred? 2013 Forest Park, IL 60130 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Notice Only ☐ Yes 4.3 Village of Lyons 0427 \$200.00 Last 4 digits of account number Nonpriority Creditor's Name 4200 Lawndale Avenue When was the debt incurred? 2013-2014 Lyons, IL 60534 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes

■ Other. Specify Tickets

Debtor 1	Sherail R	Taylor	Document Page 2	29 of 5 Case n	9 number ((if know)			
4.3 2 Vi	llage of S	ummit	Last 4 digits of account number	r 0427			\$200.00		
73	npriority Cred 321 West 5 ummit, IL (9th Street	When was the debt incurred?	2013					
Nu	mber Street (City State ZIp Code	As of the date you file, the clain	n is: Check	all that a	apply			
Wh	no incurred t	he debt? Check one.							
	Debtor 1 only	у	☐ Contingent						
	Debtor 2 only	y	☐ Unliquidated						
	Debtor 1 and	Debtor 2 only	☐ Disputed						
	At least one	of the debtors and another	Type of NONPRIORITY unsecur	ed claim:					
	Check if this	s claim is for a community	☐ Student loans						
debt Is the claim subject to offset?		·	Obligations arising out of a sepreport as priority claims	paration ag	reement	or divorce that you did not			
■ No □ Yes			☐ Debts to pension or profit-sharing plans, and other similar debts						
			■ Other. Specify Tickets						
is trying t	o collect from	m you for a debt you owe to so	about your bankruptcy, for a debt that omeone else, list the original creditor it you listed in Parts 1 or 2, list the ad or submit this page	in Parts 1	or 2, the	n list the collection agency here. S	Similarly, if you		
Name and A		in ratio rol 2, do not illi out t	On which entry in Part 1 or Part 2 did yo	ou list the o	riginal cre	editor?			
	cott Harri	s PC		_	•	with Priority Unsecured Claims			
		Blvd. Ste. 600		_		with Nonpriority Unsecured Claims			
Chicago,	IL 60604		Last 4 digits of account number			, . ,			
Part 4:	Add the An	nounts for Each Type of U	nsecured Claim						
	amounts of one		ims. This information is for statistical	reporting	purpose	es only. 28 U.S.C. §159. Add the am	ounts for each		
						Total Claim			
Tota		Domestic support obligation	s	6a.	\$	0.00			
claims from Part		Taxes and certain other debt	s you owe the government	6b.	\$	0.00			
	6c.		injury while you were intoxicated	6c.	\$ —	0.00			
	6d.	Other. Add all other priority uns	secured claims. Write that amount here.	6d.	\$	0.00			

				Total Olallii
Total	6a.	Domestic support obligations	6a.	\$ 0.00
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
Total	6f.	Student loans	6f.	\$ 0.00
claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 50,764.39
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 50,764.39

		1700.000		
Fill in this infor	rmation to identify your	case:		
Debtor 1	Sherail R Taylor			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 Michael Taylor
4602 Jefferson Dr
Richton Park, IL 60471

State what the contract or lease is for

Debtor lives with her boyfriend. Michael Taylor, and contributes \$300 per month to live in his household.

		Docume	ent Page 31 d	of 59	
Fill in this i	information to identify your	case:			
Debtor 1	Sherail R Taylor				
DODIOI	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing	g) First Name	Middle Name	Last Name		
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb	or				
(if known)				☐ Check if this is a	an
				amended filing	
Sched Codebtors a people are fill it out, an	filing together, both are equ	re also liable for any deb ally responsible for supp boxes on the left. Attach	olying correct informat	es complete and accurate as possible. If two mai cion. If more space is needed, copy the Addition to this page. On the top of any Additional Pages	al Page,
	ou have any codebtors? (If			as a codebtor.	
,	(···,	,			
■ No					
☐ Yes					
Arizona	in the last 8 years, have you a, California, Idaho, Louisiana, Go to line 3. Did your spouse, former spo	Nevada, New Mexico, Pu	erto Rico, Texas, Wash	y? (Community property states and territories incluington, and Wisconsin.)	de
in line : Form 1 out Co	2 again as a codebtor only i	f that person is a guaran Form 106E/F), or Sched	tor or cosigner. Make	r if your spouse is filing with you. List the person sure you have listed the creditor on Schedule D. OGG). Use Schedule D, Schedule E/F, or Schedule Column 2: The creditor to whom you owe the Check all schedules that apply:	(Official e G to fil
3.1				Schedule D, line	
N	lame			☐ Schedule E/F, line	
				☐ Schedule G, line	
N	lumber Street			_	
C	City	State	ZIP Code		
3.2				☐ Schedule D, line	
	lame			☐ Schedule E/F, line	
				☐ Schedule C, line	
_					
	lumber Street	State	ZIP Code		
C	City	State	ZIP Code		

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EIII	in this information to	identify your or	200				1				
		Sherail R Ta									
	otor 2 ouse, if filing)					_					
Uni	ted States Bankrupto	y Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS							
	se number nown)						□ Ar		ed filing ent showin	g postpetition	
0	fficial Form	<u> 1061</u>					M	M / DD/ Y	YYY	-	
S	chedule I: Y	our Inc	ome					, 22, .			12/15
spo atta	use. If you are sepa ch a separate sheet tt1: Describe	rated and you to this form. (Employment	are married and not fili r spouse is not filing w On the top of any additi	ith you, do not inclu onal pages, write yo	ıde infor	mati	on about	your spo mber (if	ouse. If mo known). A	ore space is Answer every	needed,
	information.			Debtor 1						iling spouse	
	If you have more th attach a separate p information about a	age with	Employment status	■ Employed□ Not employed				☐ Empl	-		
	employers.		Occupation	shampoo girl (1	1099 em	ploy	yee)				
	Include part-time, s self-employed work		Employer's name	Lexus Red Car	pet						
	Occupation may incor homemaker, if it		Employer's address	3202 Butterfield Bellwood, IL 60							
			How long employed t	here? 2yrs 6ı	mths			_			
Par	t 2: Give Deta	ils About Mor	thly Income								
	mate monthly inconuse unless you are se		ate you file this form. If	you have nothing to r	report for	any	line, write	\$0 in the	space. Inc	clude your no	n-filing
	ou or your non-filing spe space, attach a sep		ore than one employer, co	ombine the information	on for all e	emplo	oyers for t	hat perso	on on the li	nes below. If	you need
							For Deb	tor 1		btor 2 or ing spouse	
2.			ry, and commissions (b calculate what the monthl		2.	\$		800.00	\$	N/A	
3.	Estimate and list r	monthly overti	ime pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross In	icome. Add lin	ne 2 + line 3.		4.	\$	80	0.00	\$	N/A	

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Deb	tor 1	Sherail R Taylor		_	Case	number (if kn	own)				
					For	Debtor 1			Debtor 2		
	Cor	by line 4 here		4.	\$	800	00	non \$	-filing ទរុ	ouse N/A	_
					-			Ť—		14//	_
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Secur		5a.	\$.00	\$		N/A	_
	5b.	Mandatory contributions for reti	•	5b.	\$.00	\$		N/A	_
	5c.	Voluntary contributions for retire	-	5c.	\$_		.00	\$_		N/A	_
	5d. 5e.	Required repayments of retirements of retirements and insurance	ent rund loans	5d. 5e.	\$_ \$.00	\$_ \$		N/A N/A	_
	5f.	Domestic support obligations		5f.	\$_		.00	\$_		N/A	_
	5g.	Union dues		5g.	\$_		.00	\$_		N/A	_
	5h.	Other deductions. Specify:		5h	+ \$			+ \$		N/A	_
6.	Add	the payroll deductions. Add lines	5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0	.00	\$		N/A	
7.	Cal	culate total monthly take-home pay	Subtract line 6 from line 4.	7.	\$	800		\$		N/A	_
8.		all other income regularly received			· —			· —			<u>-</u>
0.	8a.	Net income from rental property									
		profession, or farm	de la differencia de la companya de								
		Attach a statement for each proper receipts, ordinary and necessary b									
		monthly net income.	domoco expenses, and are total	8a.	\$	0	.00	\$		N/A	
	8b.	Interest and dividends		8b.	\$	0	.00	\$		N/A	<u>-</u>
	8c.		ou, a non-filing spouse, or a dependen	t							
		regularly receive	child support, maintenance, divorce								
		settlement, and property settlemen		8c.	\$	0	.00	\$		N/A	
	8d.	Unemployment compensation		8d.	\$.00	\$		N/A	_
	8e.	Social Security		8e.	\$	0	.00	\$		N/A	
	8f.	that you receive, such as food star Nutrition Assistance Program) or h	alue (if known) of any non-cash assistanc nps (benefits under the Supplemental					•			
	0	Specify: Food Stamps		8f.	\$_	352		\$_		N/A	_
	8g.	Pension or retirement income	Pro-rated federal and state tax	8g.	\$_	0	.00	\$		N/A	_
	8h.	Other monthly income. Specify:	refund	8h	+ \$_	585	.00	+ \$_		N/A	-
9.	Add	d all other income. Add lines 8a+8b	+8c+8d+8e+8f+8g+8h.	9.	\$	937	.00	\$		N/	A
10	Cal	eulete menthis income. Add line 7	, line O	10. \$		4 727 00	_ (c		N/A	= \$	4 727 00
10.		culate monthly income. Add line 7 - I the entries in line 10 for Debtor 1 and		10. \$		1,737.00	+ Þ -		N/A	= 5 -	1,737.00
44			3 ,	_							
11.	Incli othe Do i	ude contributions from an unmarried per friends or relatives.	the expenses that you list in Schedule partner, members of your household, you ded in lines 2-10 or amounts that are not	r deper	•	•		-	Schedule 11.	_	0.00
12.		te that amount on the Summary of Sc	ine 10 to the amount in line 11. The re hedules and Statistical Summary of Certa						12.	\$	1,737.00
										Combi	
13.	Do		e within the year after you file this forn	n?						montn	ly income
		No. Yes. Explain:									
	ш	i do. Expiairi.									

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	n this informa	tion to identify yo	ur caca:								
Debt						Chas	de if this is				
Debi	IOI I	Sherail R Taylor				Check if this is: An amended filing					
Debt	tor 2					_	ŭ	ving postpetition chapter			
(Spouse, if filing)						_	13 expenses as of	the following date:			
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS						MM / DD / YYYY					
!	e number nown)										
Of	ficial Fo	rm 106J									
Sc	chedule	J: Your I	 Exper	ises				12/15			
Be a info num	as complete a ormation. If m nber (if know	and accurate as ore space is nee n). Answer ever	possible eded, atta y questio	. If two married people a sch another sheet to this							
Part	Descr Is this a join	ibe Your House	hold								
••	■ No. Go to	line 2.									
		Does Debtor 2 live in a separate household?									
	□ No		t file Offic	ial Form 106J-2, <i>Expense</i>	es for Separate House	ehold of Debt	tor 2.				
2.	Do you have	e dependents?	□ No								
	Do not list De Debtor 2.	•	Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?			
	Do not state	tho						□ No			
	dependents				Son		15	■ Yes			
								□ No			
					Son		19	■ Yes			
								□ No			
								Yes			
								□ No			
3.	Do your ove	oneoe includo	_					☐ Yes			
ა.		enses include f people other th	han	No							
	yourself and	d your depender	nts? □	Yes							
Esti exp	imate your ex		our bankr	uptcy filing date unless				pter 13 case to report f the form and fill in the			
				government assistance cluded it on <i>Schedule I:</i>							
(Off	icial Form 10	6I.)					Your expe	enses			
4.	The rental or home ownership expenses for your residence. Incompayments and any rent for the ground or lot.				Include first mortgage	e 4. \$	·	300.00			
	If not includ	ed in line 4:									
	4a. Real e	state taxes				4a. \$		0.00			
		rty, homeowner's	, or renter	's insurance		4b. \$		0.00			
	4c. Home	maintenance, re	pair, and i	upkeep expenses		4c. \$		0.00			
_		owner's associati				4d. \$		0.00			
5.	Additional n	nortgage payme	ents for ve	our residence, such as h	ome equity loans	5. \$		0.00			

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Depto	Sherail F	t laylor	Case num	ber (if known)	
6. L	Itilities:				
-		heat, natural gas	6a.	\$	0.00
		ver, garbage collection	6b.	·	0.00
		e, cell phone, Internet, satellite, and cable services	6c.		153.00
	d. Other. Spe		6d.	·	0.00
		ekeeping supplies	7.	\$	
		hildren's education costs		•	450.00
			8.	\$	0.00
	_	ry, and dry cleaning	9.		200.00
	•	roducts and services	10.	·	75.00
	ledical and der	·	11.	\$	50.00
		Include gas, maintenance, bus or train fare.	12.	2	150.00
	o not include ca		13.	·	
		clubs, recreation, newspapers, magazines, and books		·	75.00
		ributions and religious donations	14.	>	0.00
-	nsurance.	auranae deducted from your pay or included in lines 4 or 20			
	5a. Life insura	surance deducted from your pay or included in lines 4 or 20.	15a.	\$	0.00
	5b. Health ins		15a. 15b.		
	5c. Vehicle ins		15b. 15c.	·	0.00
				·	0.00
	5d. Other insu	' '	15d.	Ф	0.00
		clude taxes deducted from your pay or included in lines 4 or 20.	16.	¢	0.00
	Specify:	ease payments:		Φ	0.00
		ents for Vehicle 1	17a.	¢	0.00
		ents for Vehicle 2	17a. 17b.	·	0.00
	7c. Other. Spe		17b.	·	0.00
			17d.	·	
	7d. Other. Spe	of alimony, maintenance, and support that you did not report a		»	0.00
		or allmony, maintenance, and support that you did not report a your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).		\$	0.00
		s you make to support others who do not live with you.		\$	0.00
	Specify:	, ,	19.	·	0.00
	' '	erty expenses not included in lines 4 or 5 of this form or on Sch		our Income	
		s on other property	20a.		0.00
	0b. Real estat		20b.		0.00
		nomeowner's, or renter's insurance	20c.		0.00
		ce, repair, and upkeep expenses	20d.	·	0.00
		er's association or condominium dues	20a. 20e.	·	0.00
		er's association of condominatin dues	206.	·	
١. ر	Other: Specify:			+\$	0.00
2. C	Calculate your i	nonthly expenses			
	2a. Add lines 4	·		\$	1,453.00
2	2b. Copy line 2	2 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$,
		a and 22b. The result is your monthly expenses.		\$	1,453.00
_		and LLD. The room to your monthly expended.			1,433.00
	•	monthly net income.			
2	3a. Copy line	12 (your combined monthly income) from Schedule I.	23a.	\$	1,737.00
2	3b. Copy your	monthly expenses from line 22c above.	23b.	-\$	1,453.00
					•
2		our monthly expenses from your monthly income.			204.22
	The result	is your monthly net income.	23c.	\$	284.00
		an increase or decrease in your expenses within the year after y			see or docrosse because a
		u expect to finish paying for your car loan within the year or do you expect you terms of your mortgage?	ui mortgage į	payment to increa	ise of decrease because (
_	_	tomo or your mongago:			
		[e			
I	■ No. Tyes	Explain here:			

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Fill in this info	ormation to identify your	case:						
Debtor 1	Sherail R Taylor							
	First Name	Middle Name	Last Name					
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name					
	Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS					
Case number (if known)					☐ Check if this is an amended filing			
Official Form 106Dec Declaration About an Individual Debtor's Schedules 12/15								
Declaration About an individual Deptor's Schedules 12/15								
If two married people are filing together, both are equally responsible for supplying correct information.								
You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.								
Sign Below								
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
■ No								
☐ Yes.	Yes. Name of person Attach Bankruptcy Petition Preparer's No Declaration, and Signature (Official Form							
Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.								

Signature of Debtor 2

Date

X /s/ Sherail R Taylor Sherail R Taylor

Signature of Debtor 1

Date May 24, 2017

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	II to this to form					
		ation to identify you				
De	ebtor 1	Sherail R Taylor	Middle Name	Last Name		
De	ebtor 2					
(Sp	oouse if, filing)	First Name	Middle Name	Last Name		
Un	nited States Ban	kruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS		
Ca	ase number					
(if k	known)					Check if this is an
						amended filing
\sim	#:a:a!	107				
_	fficial For		Affaina fan Indivi	luala Filiaa faa F) I	
			Affairs for Indivic			4/10
			ible. If two married people a attach a separate sheet to t			
). Answer every que		on and .op or an	y anamona pagoo, mmo y	
Pa	rt 1: Give De	etails About Your Ma	arital Status and Where You	Lived Before		
1.	What is your	current marital statu	ıs?			
	_					
	☐ Married■ Not marri	ind				
	- Not main	eu				
2.	During the las	st 3 years, have you	lived anywhere other than v	where you live now?		
	□ No					
	Yes. List	all of the places you l	ived in the last 3 years. Do no	ot include where you live now	٧.	
	Debtor 1 Price	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	ldress:	Dates Debtor 2 lived there
	5310 S Arc Chicago, IL		From-To: 10/2012 to 2/20	☐ Same as Debtor	1	☐ Same as Debtor 1 From-To:
3. sta			/er live with a spouse or leg lifornia, Idaho, Louisiana, Nev			
	=				_	
	■ No □ Ves Mak	re sure vou fill out Sol	hedule H: Your Codebtors (Of	ficial Form 106H)		
	i es. iviar	te sure you iiii out oor	leddie 11. Todi Codebiois (Oi	iiciai i oiiii 10011).		
Pa	rt 2 Explain	the Sources of You	r Income			
4.	Did you have	any income from er	nployment or from operating	g a business during this y	ear or the two previous cal	endar years?
	Fill in the total	amount of income yo	u received from all jobs and a have income that you receive	ill businesses, including part	-time activities.	·
	□ No					
	Yes. Fill i	n the details.				
			Debtor 1		Debtor 2	
			Sources of income	Gross income	Sources of income	Gross income
			Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)
		of current year until for bankruptcy:	☐ Wages, commissions, bonuses, tips	\$3,800.00	☐ Wages, commissions, bonuses, tips	
			Operating a business		☐ Operating a business	

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Official Form 107

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Case number (if known) Debtor 1 Sherail R Taylor

				Debtor 1				Debtor 2		
				Sources of i Check all tha			income e deductions and ions)	Sources of inco		Gross income (before deductions and exclusions)
		ndar year: December 3	1, 2016)	☐ Wages, co			\$13,842.00	☐ Wages, common bonuses, tips	missions,	
				Operating	a business			☐ Operating a b	ousiness	
		ndar year bef December 3		☐ Wages, co			\$16,589.00	☐ Wages, commonutes bonuses, tips	missions,	
				Operating	a business			Operating a b	ousiness	
5.	Include in and other winnings. List each	ncome regardl public benefi If you are filir	ess of wheth t payments; ng a joint cas ne gross inco	er that income pensions; renta e and you have	is taxable. Exall income; intelled income that y	amples of rest; divid you receiv	ends; money collected together, list it of	alimony; child suppo	royalties; and btor 1.	ecurity, unemployment, d gambling and lottery
				Debtor 1				Debtor 2		
				Sources of in Describe belo		each s	income from source e deductions and ions)	Sources of inco Describe below.		Gross income (before deductions and exclusions)
		y 1 of curren filed for ban		Food Stam	ps		\$1,760.00			
	r last calei inuary 1 to	ndar year: December 3	1, 2016)	Food Stam	ps		\$4,464.00			
		ndar year bef December 3		Food Stam	ps		\$6,000.00			
Pa	rt 3: Lis	t Certain Pay	ments You	Made Before	You Filed for	Bankrupt	cy			
6.	Are eithe	Neither De	btor 1 nor D	's debts prima ebtor 2 has pr personal, fami	rimarily consu	umer deb		ts are defined in 11	U.S.C. § 10 ⁻	1(8) as "incurred by an
		During the s	90 days befo Go to line 7	,	bankruptcy, di	id you pay	any creditor a tota	al of \$6,425* or mor	e?	
		□ Yes	List below e	each creditor to editor. Do not in	nclude paymer	nts for dor	nestic support obliç			ne total amount you nd alimony. Also, do
		* Subject to		payments to ar t on 4/01/19 an				or after the date of	adjustment.	
	■ Yes.			r both have prove you filed for	-			al of \$600 or more?		
		■ No.	Go to line 7							
		Yes			whom you no	id a tatal (of ¢600 or more on	d the total amount i	ou poid that	oraditar Da not
		□ res	include pay		estic support o			d the total amount y port and alimony. A		nclude payments to an
	Creditor	's Name and	Address	Da	ates of payme	ent	Total amount paid	Amount you still owe	Was this p	payment for

Official Form 107

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Case number (if known) Debtor 1 Sherail R Taylor

7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporation of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.							
	■ No							
	☐ Yes. List all payments to an insider.							
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment		
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cost		yments or transfer a	any property on a	ccount of a de	ebt that benefited an		
	■ No							
	☐ Yes. List all payments to an insider							
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment itor's name		
Pai	rt 4: Identify Legal Actions, Repossession	ne and Foroclosures						
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes. ■ No □ Yes. Fill in the details.							
	Case title Case number	Nature of the case	Court or agency		Status of th	e case		
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below No. Go to line 11. ☐ Yes. Fill in the information below.		erty repossessed, f	oreclosed, garnis	shed, attached	I, seized, or levied?		
	Creditor Name and Address	Describe the Property		Date		Value of the property		
		Explain what happene	ed			p.opoy		
11.	Within 90 days before you filed for bankrul accounts or refuse to make a payment bed No Yes. Fill in the details.	ause you owed a debt?						
	Creditor Name and Address	Describe the action th	e creditor took	Date taker	action was	Amount		
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a ■ No □ Yes		perty in the possess	ion of an assigne	e for the bene	efit of creditors, a		
Pa	rt 5: List Certain Gifts and Contributions							
	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift.	otcy, did you give any gif	ts with a total value	of more than \$60	0 per person?	?		
	Gifts with a total value of more than \$600 per person	Describe the gifts	3	Date: the g	s you gave ifts	Value		
	Person to Whom You Gave the Gift and Address:							

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	<u> </u>					
14.	Within 2 years before you filed for bankro			ns with a tota	l value of more than	\$600 to any charity?
	☐ Yes. Fill in the details for each gift or co	ontribut	ion.			
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code		Describe what you contributed		Dates you contributed	Value
Pa	rt 6: List Certain Losses					
15.	Within 1 year before you filed for bankrup or gambling?	ptcy or	since you filed for bankruptcy, did y	ou lose anyt	hing because of thef	t, fire, other disaster
	■ No					
	Yes. Fill in the details.					
	Describe the property you lost and	Descri	be any insurance coverage for the lo	nee	Date of your	Value of property
	how the loss occurred	Include	the amount that insurance has paid. Lance claims on line 33 of Schedule A/B:	ist pending	loss	lost
Pa	rt 7: List Certain Payments or Transfers	.				
	consulted about seeking bankruptcy or publiclude any attorneys, bankruptcy petition position in the details.	•	. , ,	vices required	d in your bankruptcy.	
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Y	ou	Description and value of any prop transferred	erty	Date payment or transfer was made	Amount of payment
17.	Within 1 year before you filed for bankrup promised to help you deal with your cred Do not include any payment or transfer that	litors o	r to make payments to your creditor		or transfer any prope	rty to anyone who
	■ No					
	Yes. Fill in the details.					
	Person Who Was Paid Address		Description and value of any prop transferred	erty	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankru transferred in the ordinary course of you Include both outright transfers and transfers include gifts and transfers that you have already No	r busin made	ness or financial affairs? as security (such as the granting of a s			
	Yes. Fill in the details.					
	Person Who Received Transfer		Description and value of	Describe	any proporty or	Date transfer was
	Address		Description and value of property transferred		any property or received or debts change	made
	Person's relationship to you					
19.	beneficiary? (These are often called asset- No			elf-settled tru	ust or similar device	of which you are a
	Yes. Fill in the details.		Description and solve (1)	- m4 4		Data Torres
	Name of trust		Description and value of the prope	erty transterr	eu	Date Transfer was

made

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Sherail R Taylor Debtor 1

Pa	tt 8: List of Certain Financial Accounts, Ins	struments, Safe Depos	it Boxes, and St	torage Uni	ts	
20.	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, o houses, pension funds, cooperatives, associ	or other financial accou	unts; certificates	s of depos	•	, ,
	■ No □ Yes. Fill in the details.					
	Name of Financial Institution and	Last 4 digits of	Type of acco	unt or	Date account was	Last balance
	Address (Number, Street, City, State and ZIP Code)	account number	instrument		closed, sold, moved, or transferred	before closing or transfer
21.	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed fo	or bankruptcy, a	ny safe de	posit box or other depos	sitory for securities,
	■ No					
	Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?
22.	Have you stored property in a storage unit of	or place other than you	ır home within 1	year befo	re you filed for bankrupt	cy?
	■ No □ Yes. Fill in the details.					
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?
Pai	rt 9: Identify Property You Hold or Control	for Someone Else				
23.	Do you hold or control any property that so for someone.	meone else owns? Inc	lude any proper	ty you bor	rowed from, are storing	for, or hold in trust
	■ No					
	☐ Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City, Code)		Describe	the property	Value
Pa	rt 10: Give Details About Environmental Info	ormation				
For	the purpose of Part 10, the following definition	ons apply:				
	Environmental law means any federal, state toxic substances, wastes, or material into the regulations controlling the cleanup of these	ne air, land, soil, surfac	ce water, ground			
	Site means any location, facility, or property to own, operate, or utilize it, including dispo	•	environmental	law, wheth	ner you now own, operat	e, or utilize it or used
	Hazardous material means anything an envi hazardous material, pollutant, contaminant,		as a hazardous	s waste, ha	azardous substance, tox	ic substance,
Rep	oort all notices, releases, and proceedings tha	at you know about, reg	ardless of wher	n they occ	urred.	
24.	Has any governmental unit notified you that	you may be liable or p	ootentially liable	under or	in violation of an enviror	nmental law?
	■ No □ Yes. Fill in the details.					
	Name of site	Governmental u	nit	Envir	onmental law if you	Date of notice

Address (Number, Street, City, State and

ZIP Code)

know it

Address (Number, Street, City, State and ZIP Code)

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Debtor 1 Sherail R Taylor

25.	Ha	ve you notified any governmental un	t of any	release of hazardous material?					
		No							
		Yes. Fill in the details.							
		ame of site ddress (Number, Street, City, State and ZIP Coo	le)	Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environment know it	ntal law, if you	Date of notice	
26.	Ha	ve you been a party in any judicial or	adminis	strative proceeding under any envi	ironn	nental law?	Include settlements	and orders.	
		No Yes. Fill in the details.							
		ase Title ase Number		Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nat	ture of the c	ase	Status of the case	
Par	11	Give Details About Your Business	or Con	nections to Any Business					
27.	Wit	thin 4 years before you filed for bank	ruptcy, (did you own a business or have an	ny of	the followin	ng connections to a	ny business?	
		☐ A sole proprietor or self-employ	ed in a t	rade, profession, or other activity,	, eith	er full-time o	or part-time		
		☐ A member of a limited liability c	ompany	(LLC) or limited liability partnersh	ip (L	LP)			
		☐ A partner in a partnership				•			
		☐ An officer, director, or managing	a evecui	tive of a cornoration					
		_		•					
	_	☐ An owner of at least 5% of the voting or equity securities of a corporation							
		No. None of the above applies. Go							
	_	Yes. Check all that apply above and		S.					
	Business Name Address		De	Describe the nature of the business		Employer Identification number Do not include Social Security number or ITIN.			
	(Nu	umber, Street, City, State and ZIP Code)	Na	Name of accountant or bookkeeper		Dates business existed			
	Ra	ails Transportaion	Tra	ansportation Business		EIN:	061688194		
	82	29 S Oak Park Ave hicago, IL 60632				From-To	2003-2013		
28.		thin 2 years before you filed for bank titutions, creditors, or other parties.	ruptcy, (did you give a financial statement	to an	nyone about	your business? Inc	lude all financial	
		No							
		Yes. Fill in the details below.							
	Ac	ame ddress umber, Street, City, State and ZIP Code)	Da	te Issued					
Par	t 12	Sign Below							
are t	rue a b	ead the answers on this <i>Statement of</i> and correct. I understand that makir bankruptcy case can result in fines up C. §§ 152, 1341, 1519, and 3571.	ıg a fals	e statement, concealing property,	or ob	btaining mo			
/s/	She	erail R Taylor							
		il R Taylor ure of Debtor 1		Signature of Debtor 2					
Dat	е	May 24, 2017		Date					
■ N	0	attach additional pages to Your State	ement c	f Financial Affairs for Individuals I	Filing	g for Bankru	<i>uptcy</i> (Official Form	107)?	
☐ Y Offici		orm 107 Sta	atement (of Financial Affairs for Individuals Filing	a for F	Bankruptcv		page	

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Debtor 1 Sherail R Taylor

Did you pay or agree to	pay someone who is not an attor	ney to help you fill out ba	inkruptcy forms?
Dia you pay or agree to	pay comocine trite to not an atter	noy to noip you im out be	min aproj ioi ilio i

■ No

☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$185.00 toward the flat fee, leaving a balance due of \$3,815.00; and \$349.00 for expenses, leaving a balance due for the filing fee of \$0.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: May 24, 2017

Signed:

Sherail R Taylor

Ross H. Briggs MBE #3/1633 #2709

Attorney for the Debtor(s)

Debtor(s)

Do not sign this agreement if the amounts are blank.

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In re	Sherail R Taylor		Case No.		
	•	Debtor(s)	Chapter	13	
	DISCLOSURE OF COMPE	NSATION OF ATTOI	RNEY FOR DE	CBTOR(S)	
(Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation	ng of the petition in bankruptcy,	, or agreed to be paid	to me, for services rendered	or to
				4,000.00	
	Prior to the filing of this statement I have received		\$	0.00	
	Balance Due		\$	4,000.00	
2. 5	\$ of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed comp	pensation with any other person	unless they are mem	pers and associates of my lav	w firm.
	☐ I have agreed to share the above-disclosed compens copy of the agreement, together with a list of the na				ı. A
6.	In return for the above-disclosed fee, I have agreed to re	ender legal service for all aspect	ts of the bankruptcy c	ase, including:	
l	 a. Analysis of the debtor's financial situation, and rende b. Preparation and filing of any petition, schedules, state c. Representation of the debtor at the meeting of credited d. [Other provision as needed] 	tement of affairs and plan which ors and confirmation hearing, an	n may be required; nd any adjourned hea		
	All legal services required pursuant to t	• •	-		
7. 1	By agreement with the debtor(s), the above-disclosed fe	e does not include the following	g service:		
		CERTIFICATION			
	I certify that the foregoing is a complete statement of an pankruptcy proceeding.	y agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
M	lay 24, 2017	/s/ Ross H. Brigg	s MBE		
\overline{D}	Date	Ross H. Briggs N	MBE #31633 #2709		
		Signature of Attorne Ross H Briggs, A			
		1525 East 53rd S Chicago, IL 6061	treet, suite 423		

773-220-7007 Fax: 773-353-1664

r-briggs@sbcglobal.net

Name of law firm

United States Bankruptcy Court Northern District of Illinois

In re	Sherail R Taylor		Case No.	
	,	Debtor(s)	Chapter 13	
	VE	ERIFICATION OF CREDITOR N	MATRIX	
		Number o	of Creditors:	33
	The above-named Debtor(s) (our) knowledge.) hereby verifies that the list of cred	litors is true and correct	to the best of my
Date:	May 24, 2017	/s/ Sherail R Taylor		

Aaron's Furniture 122 S. Bolingbrook Rd. Bolingbrook, IL 60440

Adler Aurtur B & Associates Re: Cach LLC 25 East Washington Ste. 500 Chicago, IL 60602

Afni, Inc. Po Box 3097 Bloomington, IL 61702

Alliance Solutions Management LLC RE: State Farm Insurance 534 S Pineapple Ave Sarasota, FL 34236

Arnold Scott Harris PC 111 West Jacklson Blvd. Ste. 600 Chicago, IL 60604

Aronson Furniture 8600 S Cottage Grove Chicago, IL 60619

AT&T/SBC Bankruptcy Dept. PO Box 769 Arlington, TX 76004-0769

Cci c/o Comed PO Box 212609 Suite 110 Augusta, GA 30917

City of Chicago Department of Finance P.O. Box 88292 Chicago, IL 60680-1292

Comcast PO Box 3002 Southeastern, PA 19398 ComEd 3 Lincoln Center Attn: Bcky Group Claims Dept Villa Park, IL 60181

Debt Recovery Solution 900 Merchants Concourse Westbury, NY 11590

Devon Financial Services 6414 N Western Ave Chicago, IL 60645

Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256

Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256

EOS CCA c/o AT&T 700 Longwater Dr. Norwell, MA 02061

EOS CCA 700 Longwater Dr Norwell, MA 02061

Frankel Sorman LTD RE: New Laramie Lake Currency Ex 180 N LaSalle #2700 Chicago, IL 60601

Healthcare & Family Services/Inspec c/o ASU-Collections P.O. Box 19135 Springfield, IL 62702

IC System
Attn Bankruptcy
444 Highway 96 East PO Box 64378
Saint Paul, MN 55164

Illinois Tollway Authority 2700 Ogden Ave Downers Grove, IL 60515

JP Morgan Chase PO Box 3155 Milwaukee, WI 53201

Mcsi Inc Po Box 327 Palos Heights, IL 60463

Municollofam c/o Armco LLC 3348 Ridge Rd. Lansing, IL 60438

Office of the Inspector General State of Illinois 32 W Randolph St #1900 Chicago, IL 60601

Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601

Robert J Semrad & Associates d/b/a DebtStoppers 20 S Clark Street Suite 2800 Chicago, IL 60603

Stellar Recovery Inc 4500 Salisbury Rd Ste 10 Jacksonville, FL 32216

Village of Bellwood 3200 Washington Blvd Bellwood, IL 60104

Village of Bridgeview 7405 S Oketo Ave Bridgeview, IL 60455

Village of Forest Park 517 Des Plaines Ave Forest Park, IL 60130

Village of Lyons 4200 Lawndale Avenue Lyons, IL 60534

Village of Summit 7321 West 59th Street Summit, IL 60501